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Property & Services Guide Guía Inmobiliaria y Servicios

BIENVENIDO



En octubre de la sombra huye; pero si sale el sol, cuídate de la insolación.

¡Bienvenidos a nuestra edición de octubre! El dicho popular español arriba es sin duda apto para describir nuestro clima aquí en esta zona. Aunque por fin han llegado las tardes y noches mucho más frescas, las temperaturas diurnas pueden seguir siendo altas en nuestra región, así que ten cuidado y asegúrate de llevar la protección solar adecuada. Es un buen momento para salir más, practicar un nuevo deporte como el golf (ve nuestro artículo sobre el golf), y para hacer cosas como mejoras a tu hogar, por ejemplo, instalar paneles solares, reemplazar tu termo o cambiar los muebles o la decoración de interiores. Consulta adentro nuestros anunciantes de estos servicios: Ecocorp (paneles solares), Travelgas, Indalocio, Abodes, Sleep Centre e Inspired.

También es el momento perfecto para plantearse la compra de vivienda, sobre todo teniendo en cuenta las previsiones de ligeras subidas de precios en el mercado, en torno al 3%, para lo que queda de año. Según el director de operaciones de Solvia, la entidad de servicios inmobiliarios propiedad del Banco Sabadell, «la persistente falta de inmuebles disponibles sigue ejerciendo presión sobre el mercado, lo que, junto a la demanda constante, mantendrá la tendencia de aumentos». Los principales tasadores y economistas también anticipan que los precios de la vivienda suban en los próximos meses. (Fuente: Idealista)

Si quieres que tu empresa aparezca en esta Guía, o tienes un artículo interesante que sea relevante para el sector inmobiliario, ponte en contacto con nosotros por email:

**indaloguide@gmail.com o por WhatsApp
634 365 367.**

WELCOME



In October, flee from the shade; but if the sun comes out, beware of sunstroke!

Welcome to our October edition! The above is a translation of a popular Spanish expression about this month. Whilst the cooler evenings and nights have finally arrived, daytime temperatures can still be high here in our region, so take care and ensure you have adequate sun protection. It's a great time to get out and about more, maybe take up a new sport like golf (see our article on golf), and for getting things done such as home improvements, for example installing solar panels, replacing your water boiler or purchasing soft furnishings or furniture. See our advertisers for these services, Ecocorp, Travelgas, Indalocio, Abodes, Sleep Centre and Inspired.

It's also the perfect time to consider buying property, especially given the forecast for slight price rises in the market of around 3% for the remainder of the year. According to the Operations Director of Solvia, the property services entity owned by Banco Sabadell, 'the persistent lack of available properties continues to put pressure on the market, which, together with continued demand, will maintain the trend of increases'. Leading valuers and economists also expect house prices to rise in the coming months. (Source: Idealista)

If you want to profile your company in this Guide, or you have an interesting article that is relevant to the property and home services sector, please get in touch with us on:

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LOCAL
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VALLE DEL ESTE

Ref: VAL2TP11

2  1.5 



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TURRE

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3  2 



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VERA PLAYA

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3  2 



This immaculate 3 bedroom, 2 bathroom corner duplex is situated within one of the most sought-after urbanizations in Vera Playa, Al-Andalus Thalassa. Includes indoor pool, outdoor pools, private parking, gym, jacuzzi, etc...

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Essential Spanish - Renting a Property Part 2

By Louise Crawford,
Qualified Language Trainer & Linguist

¡Hola! In the last edition, the focus was on the initial search for and enquiry about a rental property. This time, we help you with communication when viewing a property and clarifying the contract terms and conditions with the owner. Of course, initially you may only have to deal with an agency whose employees speak good English, so none of this may be relevant, but in the case where your initial point of contact is the Spanish owner, and/or where the owner will manage the maintenance and/or any issues once you've signed the contract, it's important to establish a good rapport from the start.

So you've arrived to view the property and you meet the owner/Spanish contact. Initial greetings might be as follows:

¡Buenos días!/¡Buenas tardes!/¡Hola! ¿Es Usted (checking the name) Cristina/el señor José Rodríguez/la señora Rocío Hidalgo?
Good morning/Good evening/Hi! Are you Cristina/Mr José Rodríguez/Mrs Rocío Hidalgo?

Once they confirm that they are the person you are meant to be meeting, confirm your identity.

Pues, soy Luisa/el señor Taylor..... Encantada (if you're a female) / Encantado de conocerle (or just 'Encantado/a')

If it's you, plus your partner, friend or other, introduce yourself, then introduce the other person. You could say 'Ésta es mi amiga, Jane' (This is) or 'Éste es mi marido John' (This is...).

- Habla Usted inglés? - Do you speak English? No hablo muy bien el español. I don't speak Spanish very well.

Although you may already have the answers to some of your questions, it's a good idea to reconfirm them, such as:

1. Availability

- ¿A partir de cuándo está disponible? From when is it available to rent?
- Quiero alquilarlo para (al menos = at least) seis meses/un año. ¿Está bien? I want to rent it for (at least) 6 months/1 year. Is that ok?

2. Property features/facilities

Two good verbs for using with many questions are: '¿Hay?' = Is there/Are there....? And in an answer, it means 'there is/there are'. The verb 'Tiene' in a question can mean 'Does it have....?' But in a statement, it means 'It has'. To say 'it doesn't have', you just put a 'no' in front of the verb, so 'No tiene terraza atrás' = It doesn't have a terrace at the back; 'No hay ascensor' = There isn't a lift.

- ¿Está amueblado? Is it furnished? (You might see furniture in there, but it might be the current tenant's own furniture)
- ¿La casa tiene calefacción/aire acondicionado? Does the house have heating/air conditioning?
- Hay algún problema con la fontanería/electricidad? Are there any plumbing/electrical issues?
- ¿Se permiten mascotas ¿verdad? Tengo un perro y un gato. Pets are allowed, aren't they? I have a dog and a cat.
- ¿Hay ascensor en el bloque? Is there a lift in the block?
- ¿Da al sol? Does it face the sun?
- ¿La cocina es de gas or eléctrica? Is the hob gas or electric? (cocina also means kitchen)
- ¿Hay conexión a internet? Is there an internet connection?

Ok, now on to the financials. Ensure you can say and understand numbers as in prices right up to and including the thousands.

3. Reconfirm the rental price and any other costs in advance.

- ¿Cuánto cuesta el alquiler por mes? How much is the rental per month? (Ensure that the cost is monthly, not weekly (por semana), which is the usual period for holiday lettings.)

Ensure you understand exactly what the rental covers, so ask the key question:

- ¿Qué incluye el precio del alquiler? What does the rental cover?

Usually the landlord (= arrendador/a) pays for:

- IBI = property tax
- Cuota de comunidad = the community fees, which cover the upkeep of the building or complex and its facilities eg pool, lift etc

The tenant (=arrendatario/a or inquilino) usually pays for: Gastos mensuales ie electricity, water, phone etc, but ask the question if it isn't clear.

- ¿El alquiler incluye gastos de luz y agua o van aparte?
- Does the rent include electricity and water charges or are they separate? (for electricity, they literally say light ie 'luz')

Finally, it's worth asking if there's any room for manoeuvre on the price.

- ¿El precio es negociable?- Is the price negotiable?

4. Contract conditions – you should have a fluent Spanish speaker or ideally someone in the legal profession to check the contract.

- ¿Puede explicarme los términos del contrato? Can you explain the contract terms to me?

You may need to pay the following:

- Fianza = bond
- Depósito = deposit
- Honorarios de agencia = agency fees

- ¿Cuánto dura el contrato de alquiler? How long is the rental contract?
- ¿Hay alguna cláusula de rescisión? Is there a termination clause?
- ¿Necesito un aval bancario? Do I need a bank guarantee?
- ¿Cuál es la duración mínima del contrato? What is the minimum length of the contract?

If you like the property and want to proceed, you should still take your time to think about it and consult a third party.

Estaremos en contacto muy pronto. We will be in contact very soon.

In case you are not too interested:

No es lo que buscamos. It's not what we are looking for. Me lo pensaré. I'll think about it. (a favourite for the English!)

Or if you want to start the ball rolling, you could say...

- ¿Dónde y cuándo firmamos el contrato? Where and when do we sign the contract?
- ¿Cuándo puedo mudarme? When can I move in?
- ¿Cuáles son los próximos pasos? What are the next steps?
- Gracias por su ayuda. Thank you for your help.

¡Mucha suerte! (Good luck!)





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Ref.2944 **255,000€**

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Ref.2948 **235,000€**

2  2  59m²  Communal 

Apartment Pueblo Diana

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FEATURED PROPERTIES

MOJÁCAR PLAYA



Spacious 2 bedroom, 1 bathroom apartment in a quiet residential area in La Mata, Mojácar. Comes with a large communal pool, mature gardens, fireplace, terrace with pool and mountain views, and a private garage. Located near La Rumina beach, bars, and restaurants. Ideal for year-round living or as a holiday home.

REF. 1535

€199.000

MOJÁCAR PLAYA



Fantastic apartment with sea views and is close to the beach, shops, and restaurants. The apartment is part of a community with a communal pool and underground parking. It has two terraces, two bedrooms, a modern bathroom, and a fully equipped kitchen. The spacious living-dining room leads to a terrace overlooking the pool.

REF. 1537

€169.000

MOJÁCAR



Stunning 2 bedroom, 2 bathroom corner duplex near the beach, offers ample outdoor space and modern amenities. With a fully equipped kitchen, living-dining area, and private terraces boasting sea and mountain views. Complete with built-in wardrobes, a communal pool and private underground parking.

REF. 1540

€168.000

MOJÁCAR



39 apartments with panoramic sea views and large terraces are available starting at 120.000€. Modern open style kitchen and living-dining room leading to a spacious terrace with stunning sea views. The urbanization includes adult and children's pools, and is a short walk to shops, bars, and restaurants.

REF. 1539

€120.000

MOJÁCAR



Beautifully renovated 3 bedroom, 2 bathroom apartment, just 100 meters from the beach. Located in the Marina de la Torre golf resort, this modern apartment comes fully furnished with a fully equipped kitchen, and A/C. The property also features communal pools and is close to bars and restaurants in Garrucha.

REF. 1530

€168.900

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MOJÁCAR



This penthouse has a private solarium and stunning sea views. Located near the beach and golf course, it has 2 bedrooms, a full bathroom, and a fully equipped kitchen. The living room leads to a terrace and spiral staircase to a large solarium. Sold fully furnished, with communal pools.

REF. 1483

€139.950

PALOMARES



This fabulous 2 bedroom penthouse offers a modern living space with 2 bathrooms, a fully equipped kitchen, and a spacious terrace accessed through sliding glass doors. The highlight is the private roof solarium the same size as the apartment, offering breathtaking 360 views of the sea and mountains.

REF. 1499

€110.000

GARRUCHA



This recently renovated 3 bedroom, 1 bathroom house is just five minutes from the beach. The modern home features a wood burner, fully equipped kitchen, and modern bathroom. The property also includes a spacious rear patio for outdoor entertaining, it offers a perfect blend of style and comfort for any type of living situation.

REF. 1531

€160.000

LÚCAR



The property features 3 bedrooms, 2 bathrooms, a spacious living room with a fireplace, and a good-sized kitchen with access to the rear garden. The villa offers stunning views of the Almanzora valley and countryside, and is perfect for outdoor sports enthusiasts.

REF. 1533

€175.000

LOS GALLARDOS



This 3 double bedroom ground floor apartment has a modern design and a spacious garden. It is located in a gated urbanisation with a large pool and underground parking. The apartment includes a new kitchen with granite worktops, high tech appliances, and a sunny lounge with french doors leading to the garden.

REF. 1358

€132.000

PALOMARES



Spacious 3 bedroom penthouse with a large private solarium offering panoramic sea views. The property is located in a charming complex with adult and children's pools, underground parking, and storage room. Features include a fully equipped kitchen, living-dining area, terrace with sea views.

REF. 1538

€125.000

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MOJÁCAR PLAYA

€525,000



Fantastic detached 6 bedroom, 3 bathroom villa, sleeping up to 12 people in Mojácar Playa. Located in a lovely, peaceful residential neighbourhood with stunning sea, mountain, and pueblo views from various terraces/ solarium and only 5 minutes to the beach and wide range of bars and restaurants.

6 3 Private 273m² REF: VILLA EB

MOJÁCAR PLAYA

€484,000



Beautiful, detached villa with 5 bedrooms and 3 bathrooms, with beautiful private gardens, solarium, pool, sea views, integral garage, air conditioning and oil central heating system, located within the popular urbanization Jardines del Palmeral in Mojácar Playa.

5 3 Communal 239m² REF: VILLA/LM

MOJÁCAR PLAYA

€650,000



Beautiful south facing villa in Mojácar Playa with stunning sea views, divided over 2 floors. Downstairs with 3 bedrooms and 2 bathrooms and upstairs 2 bedrooms and 2 bathrooms, with its own private pool, garage and basement which can be utilised as additional accommodation if desired.

5 4 Private 330m² REF: VILLA GH

MOJÁCAR PLAYA

€219,950



Beautiful three-bedroom, 3.5 bathroom townhouse on three levels, located at the north side of Mojácar Playa, near the Hotel Continental, with private garden, private south facing terrace, private underground garage and a lovely communal swimming pool and grass gardens.

3 3 Communal 127m² REF: LP/EM

VERA PLAYA

€130,000



Beautiful 2 bedroom, 2 bathroom, second floor apartment with south facing terrace, community heated internal and external pools, paddle tennis court, private parking and just 5 minutes to the beautiful Vera Playa beach.

2 2 Heated Communal REF: LAI/VERANDAMAR

MOJÁCAR PLAYA

€209,950



This 2 bedroom, 1.5 bathroom townhouse is perfectly located in Mojácar Playa. It is spacious, well maintained and air conditioned. Located on an urbanization with pools, spacious communal gardens and stunning sea views.

2 1.5 Communal 98m² REF: LOMOS BLANCOS

MOJÁCAR PLAYA

€454,000



Beautiful 3 bedroom, 2 bathroom bungalow villa with private garden and integral garage, just 200 metres from the beach in very popular residential area of Mojácar Playa, close to shops, services, bars, restaurants and local buses.

3 2 Private 155m² REF: Villa EP/LH

VALLE DEL ESTE

€114,950



Lovely 3 bedroom, 2 bathroom first floor apartment with air conditioning, private parking space, residents' pool and adjacent to Valle Del Este golf course, hotel shops/bars/ restaurants, 5 minutes drive to Vera town and 15 minutes to Vera Playa, Garrucha and Mojácar Playa.

3 2 Communal 78m² REF: VDE/DC

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Leishmaniasis in Dogs – Prevention is better than Cure!



Leishmaniasis in dogs is a disease caused by infection of a dog by the parasite *Leishmania infantum*, and by the dog's response to this parasitic infection. This disease is especially prevalent in Mediterranean countries such as Spain, Italy, Portugal and Greece. In Spain, the insect that causes the disease is the *Phlebotomus perniciosus* sand fly, which are tiny fan flies about a quarter of the size of a mosquito.

Once infected, the dog's immune system detects the presence of the parasite in its blood cells, and begins to establish attack measures to destroy it. The dog can do this by making antibodies, a type of protein capable of detecting the parasite, or by forming special cells that will directly engulf the infected cells and the parasite inside them. The first system, the antibody system, fails to eliminate the parasite, so the infection progresses, and the dog goes on and on making antibodies in an attempt to defeat it. Paradoxically, it is these manufactured antibodies that fail to destroy the parasite that will cause much of the problems the dog will suffer. However, if the dog manages to organise a good army of destroyer cells, the infection will be kept at bay or even eliminated.



Symptoms

The most common symptoms are skin lesions, some with a characteristic distribution around the eyes or ears, but they can appear anywhere on the body. Other common symptoms are kidney problems, with the kidneys unable to effectively eliminate the large mass of unsuccessfully generated antibodies.

On the other hand, these antibodies, when they accumulate in the blood vessels, can cause symptoms. One of the most typical is bleeding from the nose but they can also accumulate in the joints and cause arthritis in the dog. If your dog is suspected of suffering from leishmaniasis, the vet will carry out blood tests to find out if it has had contact with the parasite, and what type of response it is generating.

The tests (of an immediate nature), usually reveal whether there has been any contact with the parasite, although they do not provide data on the type of response of your dog. If positive, this should be confirmed by sending your dog's blood sample to a reference laboratory, which will measure the level of antibodies in the blood and determine whether other vital organs have been affected. In some cases, more sophisticated tests are needed, which look for *Leishmania* DNA in the bone marrow.

Prevention

The best way to prevent leishmaniasis is a combination of two or more strategies, firstly by using collars, pipettes or sprays with insect repellent substances to prevent sandfly bites. Secondly, by using a vaccine that attempts to direct the dog's immune response towards the use of killing cells rather than antibodies. It is estimated that vaccination reduces the likelihood of disease by about 4 times. However, as it is not a vaccine that ensures 100% protection, it must always be combined with the use of repellent substances. An additional strategy is to administer a medicine two to three times a year that stimulates the cells' defence system.



Leishmaniosis en perros – ¡Prevenir es mejor que curar!



La leishmaniosis en perros es una enfermedad causada por la infección de un perro por el parásito *Leishmania infantum*, y por la respuesta del perro a esta infección parasitaria. Esta enfermedad es especialmente frecuente en países mediterráneos como España, Italia, Portugal y Grecia. En España, el insecto causante de la enfermedad es el flebótomo (insecto transmisor) llamado *Phlebotomus perniciosus*, que son pequeñas moscas en forma de abanico de un cuarto del tamaño de un mosquito.

Una vez infectado, el sistema inmunitario del perro detecta la presencia del parásito en sus células sanguíneas y comienza a establecer medidas de ataque para destruirlo. El perro puede hacerlo fabricando anticuerpos, un tipo de proteína capaz de detectar el parásito, o formando células especiales que engullirán directamente las células infectadas y el parásito que contienen. El primer sistema, el de los anticuerpos, no consigue eliminar el parásito, por lo que la infección avanza y el perro sigue fabricando anticuerpos para intentar derrotarlo. Paradójicamente, son estos anticuerpos fabricados que no consiguen destruir al parásito los que causarán gran parte de los problemas que sufrirá el perro. Sin embargo, si el perro consigue organizar un buen ejército de células destructoras, la infección se mantendrá a raya o incluso se eliminará.



Síntomas

Los síntomas más comunes son lesiones cutáneas, algunas con una distribución característica alrededor de los ojos o las orejas, pero pueden aparecer en cualquier parte del cuerpo. Otros síntomas comunes son los problemas renales, ya que los riñones son incapaces de eliminar eficazmente la gran masa de anticuerpos generados sin éxito.

Por otro lado, estos anticuerpos, cuando se acumulan en los vasos sanguíneos, pueden causar síntomas. Uno de los más típicos es la hemorragia nasal, pero también pueden acumularse en las articulaciones y provocar artritis en el perro. Ante la sospecha de que tu perro padezca leishmaniosis, el veterinario le realizará análisis de sangre para saber si ha tenido contacto con el parásito y qué tipo de respuesta está generando. Los análisis (de carácter inmediato), suelen revelar si ha habido contacto con el parásito, aunque no aportan datos sobre el tipo de respuesta de tu perro.

En caso positivo, debe confirmarse enviando la muestra de sangre de su perro a un laboratorio de referencia, que medirá el nivel de anticuerpos en la sangre y determinará si otros órganos vitales se han visto afectados. En algunos casos, son necesarias pruebas más sofisticadas, que buscan ADN de *Leishmania* en la médula ósea.



Prevención

La mejor forma de prevenir la leishmaniasis es una combinación de dos o más estrategias: en primer lugar, utilizando collares, pipetas o sprays con sustancias repelentes de insectos para evitar las picaduras de los flebótomos. En segundo lugar, consiste en utilizar una vacuna que intenta dirigir la respuesta inmunitaria del perro hacia la leishmaniosis. Se calcula que la vacunación reduce unas 4 veces la posibilidad de sufrir la enfermedad. Pero como no es una vacuna que asegure una protección del 100%, debe ir siempre asociada al uso de sustancias repelentes. Una estrategia adicional consiste en administrar 2 o 3 veces al año un medicamento que estimula el sistema de defensa de las células.

DO YOU NEED A SPANISH BANK?

Getting to grips with Spain's banking system as an expat can seem challenging. Here is some highly useful information from Expatica, an organisation specialising in advice for expatriates.

Banking in Spain

Spain has an integrated and internationalized banking system. It consists of 141 current private banks (including around 80 foreign-owned banks), plus many regional cooperative and savings banks. The Banco de España is Spain's national bank which also serves as the regulator for the banking sector. Read the Expatica guide to banking in Spain for a more detailed account of Spanish banking.

Do you need a bank account in Spain?

Having a bank account in Spain is not a legal requirement; it is possible to manage your finances from an overseas account. However, if you are a long-term resident in Spain, it may prove costly and complicated to operate your everyday finances. There are many things such as paying Spanish utility bills and getting a Spanish mortgage where it is beneficial to have a bank account in Spain.

Before opening a bank account in Spain

If you move to Spain without having opened an account, you can manage your finances from your overseas account. Spain accepts most major types of foreign bank and credit card if they are Visa, Mastercard or American Express. However, you may incur charges. See the Expatica guide to banking in Spain for more information. Many Spanish banks offer non-resident accounts, so it's possible to set up a Spanish bank account in advance of your move if you're worried about this.

Types of bank accounts in Spain

Spanish banks offer various different account types to customers. It's worth shopping around to find the solution that best suits your circumstances. Some of the main types of bank account in Spain are:

- Current accounts – for everyday banking and financial requirements. Many banks will offer various different current accounts, some targeting specific groups of customers such as students or young people;
- Savings accounts – most banks will offer different savings options ranging from basic savings accounts to services with links to investments in funds and shares. There are also many regional Spanish banks (cajas) that offer savings accounts;
- Digital accounts – you can now do all your banking online or from a mobile device as the main Spanish banks all offer online services and banking apps. Another alternative is to go with a fully mobile bank based outside of Spain, such as Revolut, N26, Skrill, Chime or the much respected Wise, better known as a very affordable online currency transfer organisation as that is what it started out as under the previous name of Transferwise. Whichever one you opt for, check that they meet all your requirements, for example, Revolut does not accept cash or cheque deposits.
- Non-resident accounts – some of the main Spanish banks offer non-resident accounts aimed at foreign residents, although these are mostly Euro-based accounts

Offshore bank accounts

Expatriates in Spain may find that opening an international offshore bank account is the best way to manage their finances. This is particularly helpful for anyone who works abroad, spends a lot of time in more than one country, or frequently transfers money between countries.

Offshore accounts are located outside the holder's country of residence and usually offer distinct advantages such as a wider range of cross-border services and lower taxation on funds.

Read the Expatica guide to banking in Spain for a more detailed account of Spanish banking:
<https://www.expatica.com/es/finance/banking/>

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How to Improve Your Mental Game

Kelly Sotière

PGA Professional and certified Sports Psychologist

When it comes to golf, it's important to prepare not just physically with lessons, time on the range and the course, but also mentally.

Let me share a couple of tips to help you develop a consistent mental approach!

Golf can often be a love/ hate relationship as you have time to contemplate each good/bad shot which means that our mindset is the biggest factor in our performance. Think about this. Why is it, with the same swing and equipment you can shoot 80 one week and the next, well we don't speak about that round!

When you think about the mental side of golf, what comes to mind?

- The voice that nags at you when you play
- The frustration that occurs after a poor shot
- Your confidence levels
- Your ability to focus on what you want to do, as opposed to what you're trying to avoid



1) Stay in The Present

- Stay focused on the shot you're about to play (present)
- Don't think about your last shot, there's nothing you can do about it (past)
- Don't plan ahead (future) – you don't have super powers to do it now

Staying in the present will allow you to focus on the shot you're about to play, having the right intention on each shot, focusing on positive and simple things you know how to do. If you leave the present, your brain will be focused on other (negative) elements that are less important than that shot, factors that bring emotions such as stress, thinking 'If I don't hit it onto the green, then I won't make a birdie' and it will increase your heart rate, you might get sweaty hands etc. which could hinder your play.

2) Focus on Your Game

We've all experienced a game where we've paid more attention to other groups out on the course, watching our playing partners game or being self-conscious of others watching you play. Those thoughts creep in that my swing doesn't look as good as theirs, I'm not hitting the ball as far as them or complaining that the weather is too windy!

We can agree that some of these factors are out of our control, however if you can keep your focus on your game, you can perform in those conditions.

When I go to hit a shot, I look at the below parameters as these are the areas that I need to think about before playing each shot : the lie of the ball, the slope, the distance to carry the ball, the total distance, the trajectory I need to play, the club that makes this distance.

Using your specific routine before each shot will allow you to stay in the present; this time of decision that only depends on you.

3) Just breathe!

I often see players holding their breath whilst they are swinging and one of the first things I say to golfers, is "just breath". Using breath during the swing and on the course can help you to relax and manage your energy better during the full round / tournament, where dealing with your emotions can demand a lot of energy.

So remember that ... Stay focused on you, on your game and strategy.

Every golf shot needs good preparation with a specific intention whilst you keep breathing like a baby! ;)



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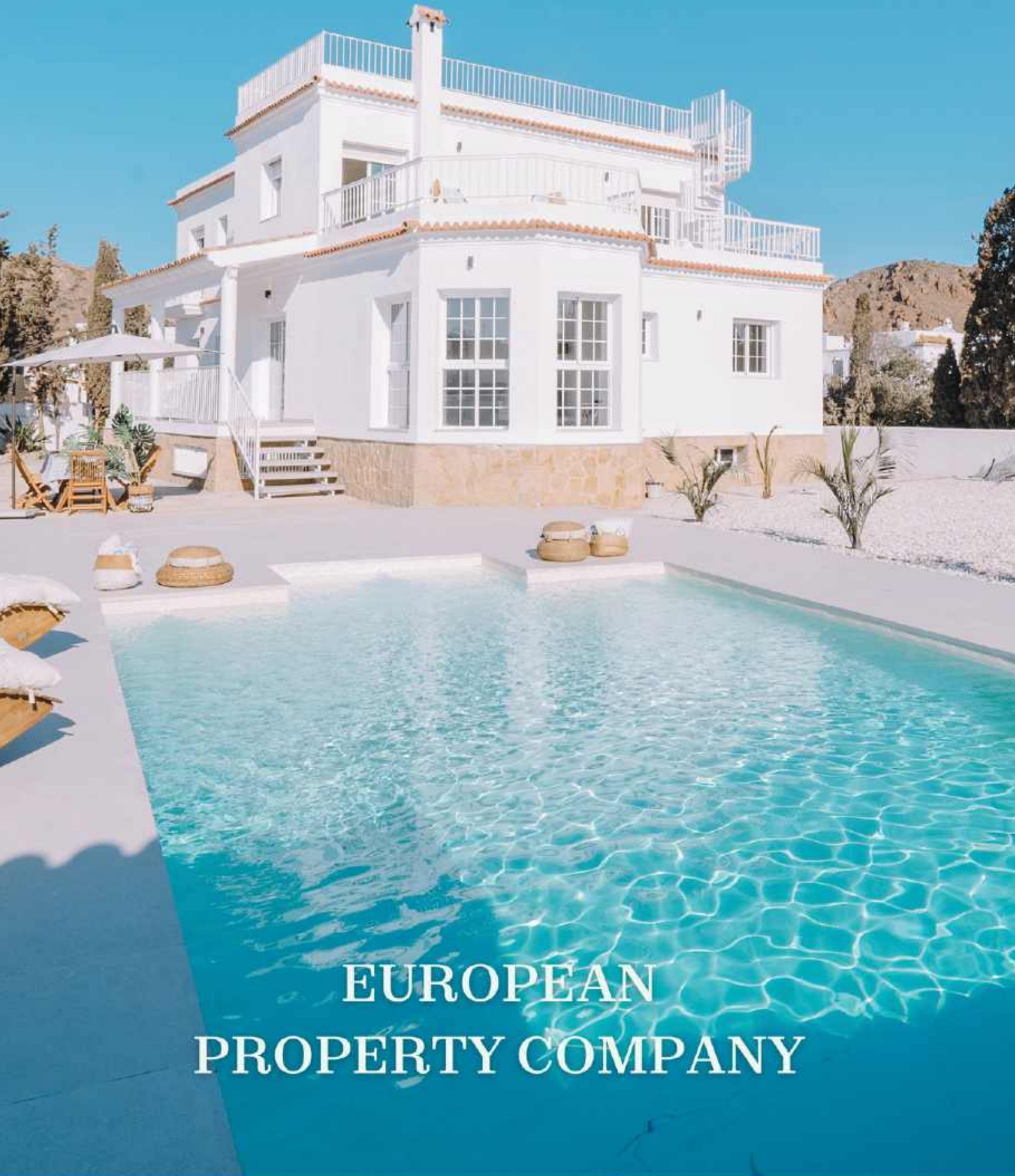
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HEALTH & HEALTHCARE IN SPAIN



According to the World Health Organisation, in 2020 Spain had the seventh best healthcare system in the world, although following Covid, it is not rated as highly as it was in 2019 by Spanish citizens. Funding is mostly paid for by taxpayers through social security payments.

In terms of the nation's health, Spain tops the list of healthiest countries in the world, according to the 2023 Bloomberg Healthiest Country Index. It has an impressive health index of 92.75. Italy follows closely in second place with a health index of 91.59 and then Iceland with 91.44. Spain was ranked as the healthiest country in the world, due to its robust public healthcare system and the famous Spanish Mediterranean diet, rich in lean proteins, fruits, vegetables, and healthy fats. Overall life expectancy is 83.5 years old, beating all other European Union (EU) member states.

Let's take a closer look at the healthcare system in Spain

- Spain has a high-quality healthcare system that guarantees almost universal coverage for all residents. Just over 99% of the population receives public healthcare (asistencia sanitaria pública), which is called the National Health System (Sistema Nacional de Salud –SNS).
- The Spanish healthcare system is characterised by its extensive decentralisation. The Ministry of Health (Ministerio de Sanidad) is responsible for budgetary planning and regulating national health care, whilst each of the 17 regions or autonomous communities (comunidad autónoma) is responsible for its operational planning, resource allocation, procurement and service delivery.
- It is funded by social security contributions from working residents. Over 70% of the healthcare system is financed by public taxes, which is reportedly around 11% of the GDP. It is common for Spanish residents to have private health insurance (seguro de salud privado) to supplement public healthcare coverage.

Who can access Spanish healthcare?

Anyone living and working in Spain – either salaried or self-employed – can make free use of public healthcare, as well as children, pregnant people, and students under the age of 26. Other Spanish residents can access free medical care when they:

- Have recently divorced or separated from a partner registered for social security
- Receive certain state benefits
- Have retired on state pension

Nationals from the EU/EFTA (European Free Trade Association – Iceland, Liechtenstein, Norway, and Switzerland) can get free healthcare with a European Health Insurance Card (EHIC). Third-country citizens will need to have travel and healthcare insurance as part of their visa application.

Undocumented migrants can also access medical care but are required to pay at least 40% of the costs of the medication prescribed to them.

If an employee is registered for public healthcare, their spouse and dependent children also receive coverage. Other socio-economic groups, such as students and pensioners, can make free use of the public healthcare system as well, even if they haven't paid into the health insurance scheme.

According to 2022 data from the Ministry of Health, Spain spends €90.3 billion a year on public healthcare (or roughly€1,907 per inhabitant). Around €12.8 billion of that is spent on drug prescriptions. Private healthcare adds another annual€32.5 billion (or €687 per inhabitant) to the total. That means that the healthcare system in Spain costs €122.8 billion per year (or €2,594 per inhabitant).

Most primary healthcare in Spain is free. Residents only need to pay a proportion of prescription charges as well as regular public health insurance payments. However, if they need specialized medical care, they might face additional costs. This is when private medical insurance comes in handy.

How to register for Spanish healthcare

Legal residents can access public healthcare with an EHIC card or a Spanish health card (tarjeta sanitaria individual –TSI). Both cards come free with your medical insurance.

You can apply for a Spanish health card at your local primary healthcare centre (centro de atención primaria – CAP). You will receive the TSI card at your home address and it can take anything from 2 weeks, to a couple of months, but the health centre should give you your health card number, so that you can use this to make appointments and access the system if you need to in the meantime. It allows you to register with an individual doctor or health centre within your local healthcare district. To see any other specialist doctors, however, you must be referred by your family doctor.

Be sure to keep your card on you at all times, so you are able to present it whenever you use a public health service or need to get a prescription from a pharmacy. Private healthcare provisions run alongside the public system, with some healthcare centres (centros de salud) offering both. If you require a procedure that is not covered by state healthcare, you will need to take out private health insurance or pay the full amount of your medical care costs.

Many people also choose to get private insurance to get better and quicker access to treatment. According to OCU in 2022, 11.6 million Spanish residents have private health cover, which grew substantially as a result of the Covid pandemic. Private insurance is also popular among expats. Private health insurance usually costs between €50-200 a month, depending on the coverage plan. See table for the Top 10 most highly rated private healthcare providers:

Compañía	Coberturas	Calidad de los servicios
ASC - Asistencia Sanitaria Colegial	82	86
CIGNA	79	84
GENERALI	79	86
FIATC	79	81
AGRUPACIÓN MUTUA	82	83
AXA	78	82
SANTAS	78	81
ANTARES	75	77
CASER	73	77
MAPFRE	76	79

Source: La Organización de Consumidores y Usuarios (OCU)

What healthcare facilities are there in Spain?

Primary healthcare (atención primaria) – including getting a prescription (receta) – is provided by family doctors and health centres (centros de salud). Located in every region, the centres are usually staffed by a multidisciplinary team that includes:

- Family doctors (médico de cabecera) Paediatricians (pediatras)
- Nurses (enfermeras)
- Gynaecologists (ginecólogos) Physiotherapists (fisioterapeutas)

Each centre tends to have around six family doctors, and although some allow you to book an appointment (pedir cita) with a specific doctor, you might not see the same one each time you visit.

Spanish Pharmacies (Farmacias)

If you've been prescribed medication, the details will be uploaded electronically on your tarjeta sanitaria (health card) by your doctor, so you don't need a paper prescription (receta). Pharmacies are easily recognisable by the large green cross sign outside. Opening hours are usually from 9:30–14:00 and 17:00–21:30 on Monday to Friday, however there will always be a farmacia de guardia (on duty pharmacy) open in every urban locality, so that 24 hour coverage is assured.



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Guide to Pueblo & Playa

Guía para MOJACAR

As with its neighbour, Vera, Mojácar comprises two different areas, 2 kms apart. Mojácar Playa is the modern beach resort whilst Mojácar Pueblo, officially referred to as 'one of the most beautiful pueblos in Spain' is the original historic town perched up higher on the foothills of the Sierra Cabrera.

Mojácar has a long history spanning over 4000 years. Populated by Phoenicians, Carthaginians, Romans, Greeks and Moors. This multicultural element still remains today. It was under Moorish rule that Mojácar really began to flourish. The castle was built and the town walls were expanded and fortified. Even so, it remained a Muslim town on the Christian frontier and because of this, Mojácar suffered many brutal incursions.

The pueblo (= town or village), is characterised by whitewashed houses packed tightly together amongst narrow streets, steep walkways and alleys. It offers a plethora of delightful boutique shops, local craft stores, bars, cafés and restaurants, a number of which enjoy superb views of the surrounding area and hills of Mojácar.

With over 17km of fine, golden sand stretching along the Costa Almeria, the natural, unspoilt beaches of Mojácar are the perfect place to unwind and enjoy the Mediterranean sea. Mojácar's busiest beaches are Playa del Cantal and Playa de la Cueva del Lobo, but you have plenty of other beautiful beaches to choose from, various ones having been awarded the EU's 'blue flag' and quality stamp known as SICTED. Elsewhere there are plenty of small coves that you can explore and discover a secluded spot to enjoy with sunshine.





Pueblo & Playa

Al igual que su vecina Vera, Mojácar comprende dos zonas diferentes, separadas por 2 km. Mojácar Playa es el moderno complejo de playa y Mojácar Pueblo, oficialmente conocido como "uno de los pueblos más bonitos de España", es la ciudad histórica original situada en lo alto de las estribaciones de Sierra Cabrera.

Mojácar tiene una larga historia de más de 4000 años. Poblada por fenicios, cartagineses, romanos, griegos y árabes. Este elemento multicultural aún perdura hoy en día. Fue bajo el dominio árabe cuando Mojácar comenzó a florecer. Se construyó el castillo y se ampliaron y fortificaron las murallas. Aun así, seguía siendo una ciudad musulmana en la frontera cristiana y, por ello, Mojácar sufrió muchas incursiones brutales.

El pueblo se caracteriza por sus casas encaladas y apretadas entre calles estrechas, calzadas empinadas y callejones. Ofrece una amplia gama de encantadoras tiendas boutique, tiendas de artesanía local, bares, cafés y restaurantes, algunos de los cuales gozan de impresionantes vistas de los alrededores y las colinas de Mojácar.

Con más de 17 km de arena fina y dorada que se extienden a lo largo de la Costa de Almería, las playas naturales y vírgenes de Mojácar son el lugar perfecto para relajarse y disfrutar del mar Mediterráneo. Las playas más concurridas de Mojácar son la Playa del Cantal y la Playa de la Cueva del Lobo, pero hay muchas otras playas preciosas entre las que elegir, varias de ellas galardonadas con la bandera azul de la UE y el sello de calidad SICTED. En otros lugares hay multitud de pequeñas calas en las que podrás explorar y descubrir un lugar apartado para disfrutar bajo el sol.



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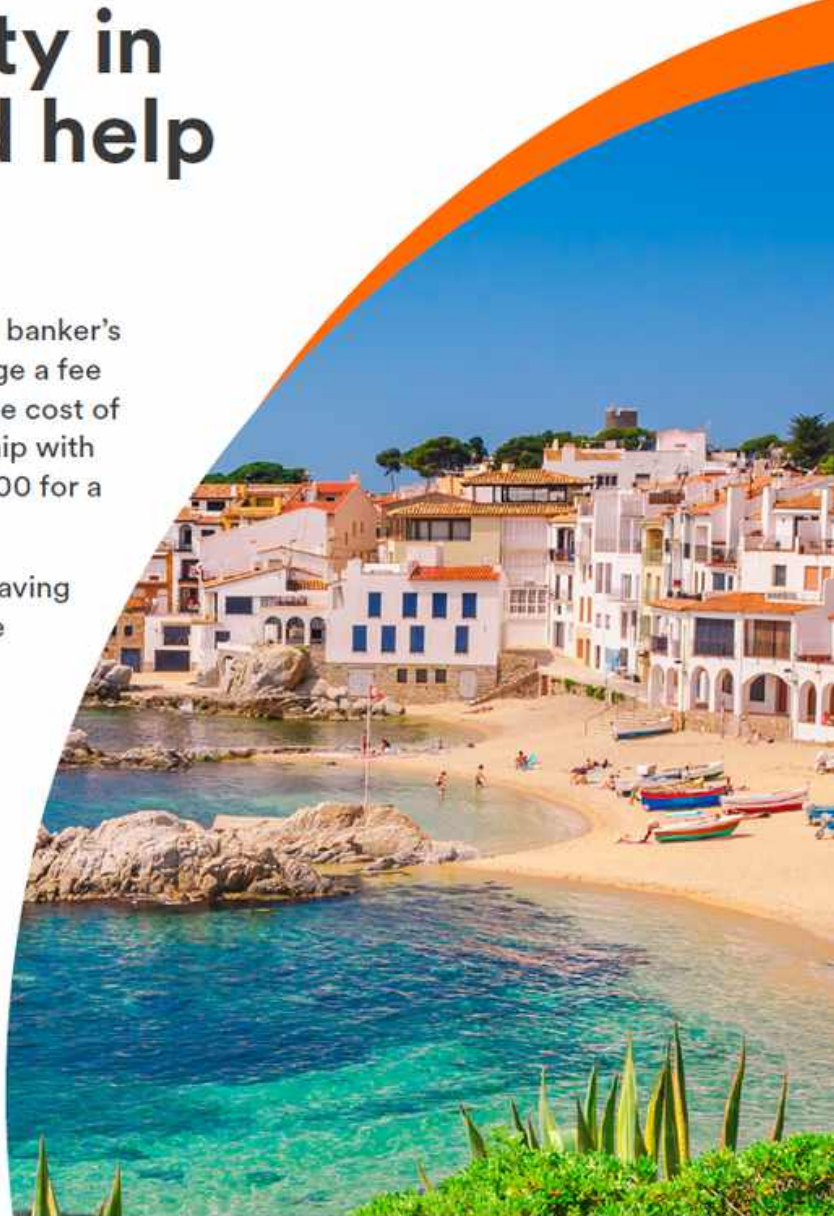
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Mojácar

Avda. Mediterraneo,
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04638, Almería, Spain

+34 950 478 914

mojacar@currenciesdirect.com

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ADAPTING TO A NEW CULTURE

If you have recently moved to Spain from another country in search of a better life, you will no doubt achieve that goal as life is generally good here, the sunshine lifts the spirits and gives you a joie de vivre, but how long it takes will depend how prepared you are to embrace the new culture. If you can value diversity, be tolerant, not expect things to be the same as in your home country, and make an effort to learn the language and engage in conversation with the natives, it will go a long way to making you 'feel at home'! Everyone adapts to a new country and its culture differently, so the level of adjustment needed varies from one individual to another, but in general, most people are likely to experience 'culture shock' which is defined by cross cultural specialists as: 'the consequence of a state of anxiety produced by contact with a new culture, accompanied by feelings of loss and confusion. It is also a feeling of helplessness produced by the challenge of a new cultural context and by the loss of the familiar cultural environment (Winkelman, 1994).

The initial stage of cross cultural shock is described as 'the honeymoon period'. Typically, at this stage people feel as if they are on holiday, on honeymoon or on a short business trip, and this stage generally takes place in the first few weeks. Then there follows the 'culture shock' stage where some people may feel that things are not going well, small situations become big problems and cultural differences are irritating. You may experience frustration and impatience, believe that you are not in control of your own life and start to idealise the life you had in your home country. The final stages are adjustment and adaptation, but all of this takes time.

The negative aspects will be exacerbated by the language barrier, and could cause you to dislike the country and criticise its culture, resulting in a feeling that you want to return 'home'! Here are some top tips to help you settle in and avoid the 'culture shock' effect:

1. Understand and recognise what culture shock is and its stages.
2. Develop self-awareness and behavioural strategies to overcome culture shock, including:
 - **Learning the language**, so you can communicate with locals and make friends, which will reduce your stress levels and culture shock effects.
 - **Learning about the culture of the host country.** This will help you to deal with new ideas and experiences. Be sensitive to differences and always be careful when expressing your ideas.
 - **Be open-minded.** Be flexible in accepting cultural differences and alternative ways of doing things. The unfamiliar may be intimidating at first, but over time you will find yourself considering once strange experiences as normal.
 - **Be patient.** Adapting to a new culture takes time. Be patient with yourself and allow yourself to make mistakes in order to learn from them.
 - **Take time out.** When you feel that adjusting is too difficult, do a familiar activity that you would have done in your home country. This will fill you with energy and help you to cope better with any stressful situations.





K7GRUPO
INMOBILIARIO
MOJÁCAR

Contact Carol 625 451 433
Paseo del Mediterraneo 201,
local 2ª. Mojácar 04638
k7mojacar.es

**DUE TO INCREASED SALES WE NEED MORE PROPERTIES. WE ARE ALSO LOOKING FOR A GROUND FLOOR PROPERTY IN SPIRIT OF MOJACAR. IF ANYBODY HAS ONE THEY WISH TO SELL, I HAVE A CLIENT WAITING.
CONTACT CAROL ON 625 451 433**



Garrucha

€124,900

Ref: 1965

This 3 bedroom apartment is located close to amenities and the beach. The apartment has a kitchen, lounge with sea views, terrace overlooking the pool, family bathroom, separate toilet, and 3 double bedrooms with fitted wardrobes.



Mojácar Pueblo

€70,000

Ref: 2187

This charming studio apartment, located on a quiet first floor, features a bright living-dining area, open bedroom, fully equipped bathroom, and American-style kitchen integrated into the living space. The cozy and functional design offers stunning views of Mojácar beach.



Mojácar

€235,000

Ref: 2183

This ground floor apartment in the desirable Spirit of Mojácar complex has been fully renovated, has an open plan kitchen, diner, and lounge. It features 2 spacious bedrooms with 2 bathrooms, one of which has double doors leading to the garden and terrace.



Mojácar

€138,000

Ref: 2063

This apartment on the fourth floor has nice sea views and practical access from the lift. It offers a spacious living room and charming second bedroom. It also boasts a 20m2 patio. The living room leads to a terrace with sea views and communal recreation area.



Mojácar

€149,950

Ref: 2161

This property is located in a small urban area with a closed garden pool and private parking. It is 400m from the beach and has many services nearby. The ground-floor apartment is bright and faces east, with a living room that opens to a terrace.



Sorbas

€225,000

Ref: 1749

This modern villa in Cariatiz is located within walking distance to bars, restaurants, and a shop. The open plan kitchen, lounge/diner opens up to a private pool and rear garden. There are 3 bedrooms and 2 bathrooms, the master bedroom has a terrace.

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50€ CASHBACK FOR NEW POLICIES TAKEN OUT IN OCTOBER

Life Insurance: Why It's Important to Have One

While nobody likes to think about their own mortality, the reality is that unexpected events can happen to anyone at any time, so it's important to consider getting a life insurance policy to protect your loved ones in case the worst happens. The primary purpose of life insurance is to provide financial security for your family and dependents after your death to help cover important expenses such as mortgages, medical bills, and your children's education.

In addition to providing financial security, a life insurance policy can also offer peace of mind. Knowing that your family will be taken care of in case something happens to you can bring a sense of calm and allow you to focus on enjoying life.

The cost of getting a life insurance policy in Spain is relatively inexpensive. For example: someone born in 1963 to cover a sum of €50,000 could expect to pay as little as €29 per month.

Mojácar Office:
Paseo del Mediterráneo, 8
Mojácar Playa, 04638
Near the Irish Rover

Albox Office:
Calle Malaga, 6
Albox, 04800

DUE TO INCREASED DEMAND, WE URGENTLY NEED MORE PROPERTIES IN MOJÁCAR AND SURROUNDING AREAS!

We have relocated to our new office at Local 78 on the 2nd Floor of the Commercial Centre, Mojácar Playa.

Mojácar Playa



This is a spacious 3 bedroom, 3 bathroom villa in a peaceful area of Mojácar Playa. It has a private pool, jacuzzi, BBQ area, and mountain views. The property also has a garage, roof terrace, and is walking distance to the beach and amenities.

Ref. 2545

475,000€

Villaricos



This ground floor apartment has 2 bedrooms, 2 bathrooms, a covered terrace with views of the swimming pool and gardens, a fully equipped kitchen, and is being sold fully furnished. It is centrally located in the village near the beach, marina, bars, restaurants, and Sunday market.

Ref. 2843

135,000€

Mojácar Playa



This beautiful 2 bedroom, 2 bathroom apartment on the first floor has stunning sea and mountain views. It is located just 300 metres from the beach and promenade. The property is light, airy, and sold furnished. Virtual viewing is available.

Ref. 2775

199,000€

Pozo del Esparto



Spacious 3 bedroom / 2 bathroom beachside penthouse apartment a few meters from the beach, bars and restaurant. The property has an area of 206.87 mts2 including 78.50 mts2 of private solarium.

Ref. 2841

198,000€

Mojácar Playa



This spacious 5 bedroom, 3 bathroom townhouse is located just 200m from the beach and amenities. The property is in a sought-after residential area with a communal garden and swimming pool. It has a private west facing garden, and an east facing terrace.

Ref. 2780

265,000€

Mojácar Playa



Spacious 2nd floor, 2 bedroom, 2 bathroom apartment with a large private terrace offering stunning sea and mountain views. Located in the peaceful area of La Paratá, close to the sea and amenities. Comes with a covered private parking space at ground level.

Ref. 2799

125,000€



LATEST NEWS- THE LOCAL/REGIONAL PROPERTY MARKET



Rental prices in Almería province

The real estate portal Idealista reported a few days ago that rental prices in September have dropped for the third consecutive month. The cost per square metre is now around 7.70 euros on average, and the reduction is around 7.2%. However, since last year, Almería province is the third most expensive place for property rentals in Andalucía, with an overall increase of 6.1%, ranking only behind the big cities Málaga and Sevilla. Here in our region of the Levante Almeriense (stretching from Carboneras to Pulpí), Garrucha is one of the cheapest at 6.7 euros/sq m, whilst Vera is one of the most expensive with a cost of 7.9 euros/sq m, increasing 11.1% in comparison with September last year.

Possible change in the Horizontal Property Law

In July, it was announced that the Government was proposing a change to this Law which governs holiday property rentals. They propose that the owners of all holiday rental properties located in a residential community must first have the approval of the Community, specifically a majority of three-fifths of the owners, and in this way, it will empower home owners to decide in advance whether they wish to permit it or not. Currently, the law allows an owner to put their property up for tourist rental, and only if complaints are received from residents can the Community committee demand the cessation of the tourist rental.

The increase in tourist rental properties is one of the main housing issues in Spain, both because of its relationship with the rise in rental prices - especially in 'stressed' areas of large cities - and because of the nuisance they can generate in communities, which many have already denounced across the country. According to the latest INE data (Instituto Nacional de Estadística = National Statistics Agency), last February (the sample is taken twice a year, in winter and summer), Spain had more than 350,000 holiday rental apartments.

New Medical Health Centre in Mojácar

The new medical health centre that has just been constructed next to the road that connects the pueblo to the beach (the area known as Rambla Campos) opened its doors last month, on 23 September. The Mayor of Mojácar, Francisco García stated that it 'will be one of the best in Spain and very necessary in the area, as it extends the health services that Mojácar does not currently have and which require patients to travel to other towns'. It is 2,398 square metres in size, and has an emergency area with a separate entrance for ambulances. The facilities include two doctors' treatment rooms, two allocated to nurses, a critical care treatment room, and six bedrooms for professionals on duty.



NOTICIAS - EL MERCADO INMOBILIARIO LOCAL/REGIONAL



Precios del alquiler en la provincia de Almería

El portal inmobiliario Idealista informó hace unos días de que los precios del alquiler en septiembre han bajado por tercer mes consecutivo. El coste por metro cuadrado ronda ahora los 7,70 euros de media, y la reducción se sitúa en torno al 7,2%. Sin embargo, desde el año pasado, la provincia de Almería es el tercer lugar más caro para el alquiler de viviendas en Andalucía, con un aumento global del 6,1%, situándose sólo por detrás de las grandes ciudades Málaga y Sevilla. Aquí, en nuestra región del Levante Almeriense (que se extiende desde Carboneras hasta Pulpí), Garrucha es una de las más baratas con 6,7 euros/m², mientras que Vera es una de las más caras con un coste de 7,9 euros/m², aumentando un 11,1% en comparación con septiembre del año pasado.

Posible cambio en la Ley de Propiedad Horizontal

En julio se anunció que el Gobierno propondría una enmienda a esta Ley que regula el alquiler vacacional. Proponen que los propietarios de todas las viviendas de alquiler vacacional situadas en una comunidad de vecinos deban contar previamente con la aprobación de la Comunidad, concretamente con una mayoría de tres quintos de los propietarios, y de esta forma, se facultará a los propietarios a decidir de antemano si quieren permitirlo o no. En la actualidad, la ley permite que un propietario ponga su vivienda en alquiler turístico, y sólo si se reciben quejas de los vecinos la junta de la Comunidad puede exigir el cese del alquiler turístico.

El aumento de las viviendas de alquiler turístico es uno de los principales problemas de vivienda en España, tanto por su relación con la subida de los precios de los alquileres, especialmente en las zonas 'estresadas' de las grandes ciudades, como por las molestias que pueden generar en las comunidades, que muchos ya han denunciado en todo el país. Según los últimos datos del INE (Instituto Nacional de Estadística), el febrero pasado (la muestra se toma dos veces al año, en invierno y en verano), España contaba con más de 350.000 apartamentos de alquiler vacacional.

Nuevo Centro de Salud en Mojácar

El nuevo centro médico sanitario que se acaba de construir junto a la carretera que une el pueblo con la playa (la zona conocida como Rambla Campos) abrió sus puertas el pasado 23 de septiembre. El alcalde de Mojácar, Francisco García, afirmó que «será uno de los mejores de España y muy necesario en la zona, amplía las prestaciones sanitarias que en la actualidad Mojácar no dispone y que requieren desplazamientos de los pacientes a otras localidades». Tiene 2.398 metros cuadrados y cuenta con una zona de urgencias con entrada especial para ambulancias. Las instalaciones incluyen dos consultas médicas, dos de enfermería, una de cuidados críticos y seis dormitorios para profesionales de guardia.

Fuentes/Sources: www.diariodealmeria.es; www.rtve.es



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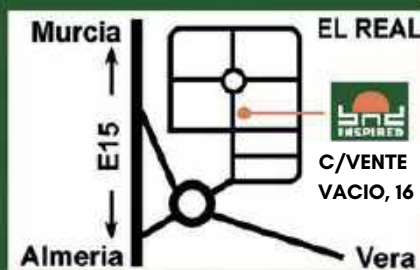
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Los Gallardos



LOS GALLARDOS: Huerta Nueva. Spacious 3 Bed, 2 Bath Penthouse. Well-kept Community. Communal Pool. Allocated Underground Parking. Roof Terrace with summer kitchen.

A1525 114'950€

Mojácar



MOJÁCAR: Traditional Cortijo. Constructed over one level. 4 Beds. 4 Baths. Garage. Swimming Pool. AC/H. Lovely Mountain Views.

DV1522 399'500€

Mojácar



MOJÁCAR: Calle Sevilla. Stunning 4 Bed, 3 Bath Detached Property. Private Parking. Double Garage. Private Pool & Garden. Sea & Mountain Views. AC. Central Heating throughout.

DV1546 790'000€

Mojácar



MOJÁCAR: Bungalow style Villa. 3 Beds. 2 Baths. Swimming Pool. Closed Garage. Solar Panel. Roof Terrace. Pellet Burner. Nice Garden & Terraces. AC/H

DV1558 454'000€

Mojácar



MOJÁCAR: Calle Sevilla. Great location. Detached property. Guest Annex. Main House: 5 Beds. 4 Baths. Guest annex: 3 Beds & 2 Baths. Private Pool. Solar for hot water. Sea, Mountain & Mojácar Village views.

DV1568 690'000€

Mojácar



MOJÁCAR: Stunning penthouse apartment. Huge terrace of 43m. 2 bedrooms. Super sea and beach views. AC throughout. Communal pool and gardens.

A1466 207'000€

Garrucha



GARRUCHA: Penthouse. Super Huge Terrace (90m2). 3 Beds. 2 Baths. Lift Access. Close to Amenities. Allocated Parking. Store Room.

A1484 230'000€

Mojácar



MOJÁCAR: Rincon de la Bahía. Townhouse with 3/4 Bedrooms; Bedrooms on both floors, & 2 Bathrooms. Sea Views. 2 x Terraces. Communal Pool. OSP. AC/H.

LV847 235'000€

Mojácar



MOJÁCAR: Macenas Beach. Spacious Townhouse. 3 Beds & 3 Baths. Communal Pool. Integral Garage. Storeroom. Outside Space and Sea Views. 24-hour on site Security.

LV846 325'000€

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